

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SUZANNE M. HOUGH	§	Case No. 15-81274
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/07/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 09/30/2015.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,274.50.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 1,501.00	
Less amount refunded to debtor(s)	\$ 1,192.61	
<b>NET RECEIPTS</b>		<b>\$ 308.39</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 87.06	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 87.06</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CUTLER & ASSOCIATES, LTD	Lgl	4,000.00	4,000.00	4,000.00	0.00	0.00
JPMORGAN CHASE BANK NA	Sec	0.00	11,238.30	0.00	0.00	0.00
FIRST NATIONAL BANK	Sec	0.00	1,181.87	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	0.00	5,524.81	5,524.81	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Sec	389.88	389.88	389.88	23.45	3.87
AMERICAN EAGLE GECRB	Uns	1,209.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	3,997.00	3,997.37	3,997.37	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	999.00	1,046.81	1,046.81	0.00	0.00
CHASE CARD	Uns	600.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	720.00	720.38	720.38	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	922.00	950.73	950.73	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	256.00	287.11	287.11	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,026.00	1,090.22	1,090.22	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,986.00	3,029.89	3,029.89	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	52,117.63	0.00	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	268.00	273.35	273.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	735.00	810.45	810.45	0.00	0.00
PORTFOLIO RECOVERY	Uns	850.00	850.42	850.42	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,418.00	1,239.01	1,239.01	0.00	0.00
PORTFOLIO RECOVERY	Uns	283.00	283.37	283.37	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,335.00	1,335.09	1,335.09	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,026.00	1,081.41	1,081.41	0.00	0.00
MATTRESS FRM	Uns	1,749.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,429.00	1,398.82	1,398.82	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	2,000.00	2,473.01	2,473.01	0.00	0.00
TD BANK USA, N.A.	Uns	1,040.00	1,095.63	1,095.63	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,117.00	1,154.66	1,154.66	0.00	0.00
WEISFIELD JEWELERS	Uns	372.00	NA	NA	0.00	0.00
BILL HOUGH	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Sec	1,786.96	1,786.96	1,786.96	125.28	0.00
WELLS FARGO FINANCIAL	Sec	274.93	1,572.10	274.93	68.73	0.00
WELLS FARGO FINANCIAL	Uns	1,297.17	0.00	1,297.17	0.00	0.00
MONTGOMERY WARD	Uns	0.00	254.21	254.21	0.00	0.00
MASSEY'S	Uns	0.00	398.51	398.51	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,481.21	1,481.21	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,524.81	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,451.77	\$ 217.46	\$ 3.87
<b>TOTAL SECURED:</b>	<b>\$ 7,976.58</b>	<b>\$ 217.46</b>	<b>\$ 3.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 26,549.83</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 87.06	
Disbursements to Creditors	\$ 221.33	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 308.39</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 10/15/2015

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.